

Information to identify the case:

Debtor 1 Brenda D. Thomas
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-23903-CMB**

Social Security number or ITIN **xxx-xx-7371**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda D. Thomas

2/5/21

By the court:

Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Brenda D. Thomas

Debtor

Case No. 15-23903-CMB

Chapter 13

District/off: 0315-2

User: aala

Page 1 of 3

Date Rcvd: Feb 05, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db	+ Brenda D. Thomas, 10114 Pearl Road, Penn Hills, PA 15235-1756
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14127692	#+ Cds/Escalate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584
14127696	+ Crd Prt Asso, Attn: Bankruptcy, P.O. Box 802068, Dallas, TX 75380-2068
14127701	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222 address filed with court;, Dsnb Macys, Macys Bankruptcy Department, P.O. Box 8053, Mason, OH 45040
14127700	+ Dominion People, PO Box 26784, Richmond, VA 23261-6784
14174027	+ Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
14127706	+ National City Mortgage/PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14182092	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14127707	+ Pittsburgh Parking Authority, P.O. Box 640, Pittsburgh, PA 15230-0640
14127709	+ Profess Acct, 633 W Wisconsin Avenue, Milwaukee, WI 53203-1918
14127710	+ Rui Credit Services Inc., 225 Broadhollow Road, Melville, NY 11747-4809

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 06 2021 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14127688	+ EDI: AFNIRECOVERY.COM	Feb 06 2021 03:58:00	Afni, Attention: Bankruptcy, 1310 Martin Luther King Drive, Bloomington, IL 61701-1465
14135000	EDI: GMACFS.COM	Feb 06 2021 03:58:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14127689	+ EDI: GMACFS.COM	Feb 06 2021 03:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14154894	EDI: AIS.COM	Feb 06 2021 03:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14127690	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2021 04:36:16	Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
14127691	+ EDI: CAPITALONE.COM	Feb 06 2021 03:58:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14127693	+ EDI: AGFINANCE.COM	Feb 06 2021 03:58:00	Citifinancial/Onemain, Citifinancial Inc., P.O. Box

District/off: 0315-2

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14127694	EDI: COMCASTCBLCENT	Feb 06 2021 03:58:00	140489, Irving, TX 75014-0489
14127695	EDI: COMCASTCBLCENT	Feb 06 2021 03:58:00	Comcast, P.O. Box 3012, Southeastern, PA 19398-3012
14127697	+ EDI: CCS.COM	Feb 06 2021 03:58:00	Comcast Cable, Post Office Box 3006, Southeastern, PA 19398-3006
14127698	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 06 2021 05:19:00	Credit Collections Services, P.O. Box 773, Needham, MA 02494-0918
14127699	EDI: ESSL.COM	Feb 06 2021 03:58:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14186721	+ Email/Text: kburkley@berNSTEINLAW.COM	Feb 06 2021 05:19:00	Dish Network, Dept. 9235, Palatine, IL 60055-9235
14127702	+ EDI: CONVERGENT.COM	Feb 06 2021 03:58:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14127703	+ EDI: AMINFOFP.COM	Feb 06 2021 03:58:00	ER Solutions/Convergent Outsourcing, INC, P.O. Box 9004, Renton, WA 98057-9004
14127705	+ EDI: MID8.COM	Feb 06 2021 03:58:00	First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
14189646	Email/Text: Bankruptcy.Notices@pnc.com	Feb 06 2021 05:17:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
14127708	EDI: PRA.COM	Feb 06 2021 03:58:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14136971	EDI: PENNDEPTREV	Feb 06 2021 03:58:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14136971	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2021 05:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14127711	+ EDI: WTRRRNBANK.COM	Feb 06 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14127712	+ EDI: VERIZONCOMB.COM	Feb 06 2021 03:58:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
14127713	EDI: WFNNB.COM	Feb 06 2021 03:58:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
			World Financial Network National Bank, c/o Weinstein & Riley, P.S., P.O. Box 3978, Seattle, WA 98124-3978

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14127704	*+	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: aala

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Fred W. Freitag, IV	on behalf of Debtor Brenda D. Thomas Zekep@mcelrathlaw.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Brenda D. Thomas ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8